

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

9 Valuation of Security

2 Assumption of Executory Contract or Unexpired Lease

9 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Myriame Duplan**

Case No.:

16-16594

Judge:

VFP

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☒ Modified/Notice Required

Date:

8/27/2018

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney DLS Initial Debtor: M D Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 150.00 Monthly to the Chapter 13 Trustee, starting on September 1, 2018 for approximately 32 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
- ☒ Other sources of funding (describe source, amount and date when funds are available):
\$39,475.00 already paid into Plan.

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Scura, Wigfield, Heyer, Stevens & Cammarota, LLP	Administrative	Amount to be determined by further application to the Court
Internal Revenue Service	Taxes and certain other debts	501.39
New Jersey Division of Taxation	Taxes and certain other debts	877.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
----------	----------------------------	-----------	----------------------------	---	--

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Bank of America (2nd mortgage)	72 Willow Way Wanaque, NJ 07465 Passaic County	84,000.00	350,000.00	472,005.00	0	0 0	
Bank of America (2nd mortgage)	151 West 33rd Street, Bayonne, NJ 07002 Hudson County	48,664.00	290,000.00	403,772.00	0	0 0	
Discover Fin Svcs, LLC	72 Willow Way Wanaque, NJ 07465 Passaic County	16,693.54	350,000.00	472,005.00	0	0 0	
Midland Funding, LLC	72 Willow Way Wanaque, NJ 07465 Passaic County	15,532.05	350,000.00	472,005.00	0	0 0	
Cavalry Portfolio Services, LLC	72 Willow Way Wanaque, NJ 07465 Passaic County	24,614.46	350,000.00	472,005.00	0	0 0	
Citibank SD, NA	72 Willow Way Wanaque, NJ 07465 Passaic County	20,005.00	350,000.00	472,005.00	0	0 0	
Cavalry Portfolio Services, LLC	72 Willow Way Wanaque, NJ 07465 Passaic County	6,074.00	350,000.00	472,005.00	0	0 0	
LVNV Funding, LLC	72 Willow Way Wanaque, NJ 07465 Passaic County	6,498.00	350,000.00	472,005.00	0	0 0	
Advantage Assets II, Inc.	72 Willow Way Wanaque, NJ 07465 Passaic County	1,805.00	350,000.00	472,005.00	0	0 0	

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

DiTech Financial - mortgage on 151 West 33rd Street Bayonne, NJ 07002 Hudson County

M & T Bank - mortgage on 72 Willow Way Wanaque, NJ 07465 Passaic County

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Ryan & Taneya Rodriguez	0.00	Rental lease	Assumed	n/a
Charles Mallany	0.00	Rental lease	Assumed	n/a

Part 7: Motions ☐ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. **Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Bank of America (2nd mortgage)	72 Willow Way Wanaque, NJ 07465 Passaic County	84,000.00	350,000.00	472,005.00	0	ALL

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Bank of America (2nd mortgage)	72 Willow Way Wanaque, NJ 07465 Passaic County	84,000.00	350,000.00	472,005.00	0	ALL
Bank of America (2nd mortgage)	151 West 33rd Street Bayonne, NJ 07002 Hudson County	48,664.00	290,000.00	403,772.00	0	ALL
Discover Fin Services, LLC	72 Willow Way Wanaque, NJ 07465 Passaic County	16,693.54	350,000.00	472,005.00	0	ALL
Midland Funding, LLC	72 Willow Way Wanaque, NJ 07465 Passaic County	15,532.05	350,000.00	472,005.00	0	ALL
Cavalry Portfolio Services, LLC	72 Willow Way Wanaque, NJ 07465 Passaic County	24,614.46	350,000.00	472,005.00	0	ALL
Citibank SD, NA	72 Willow Way Wanaque, NJ 07465 Passaic County	20,005.00	350,000.00	472,005.00	0	ALL
Cavalry Portfolio Services, LLC	72 Willow Way Wanaque, NJ 07465 Passaic County	6,074.00	350,000.00	472,005.00	0	ALL
LVNV Funding LLC	72 Willow Way Wanaque, NJ 07465 Passaic County	6,498.00	350,000.00	472,005.00	0	ALL
Advantage Assets II, Inc.	72 Willow Way Wanaque, NJ 07465 Passaic County	1,805.00	350,000.00	472,005.00	0	ALL

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: March 16, 2018

Explain below **why** the plan is being modified:

To decrease the plan payment as the debtor and her spouse have experienced changes in their income.

Explain below **how** the plan is being modified:

Part 1a of the plan revised to decrease the plan payment.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 27, 2018

/s/ Myriame Duplan

Myriame Duplan

Debtor

Date: _____

Joint Debtor

Date: August 27, 2018

/s/ David L. Stevens

David L. Stevens 034422007 NJ

Attorney for the Debtor(s)

Imaged Certificate of Notice Page 8 of 9

United States Bankruptcy Court
District of New JerseyIn re:
Myriame Duplan
DebtorCase No. 16-16594-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 55

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db +Myriame Duplan, 72 Willow Way, Wanaque, NJ 07465-1709
 aty +James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center,
 Suite #1400, Philadelphia, PA 19103-1814
 cr +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 516104314 +Advantage Assets II, Inc., 1000 North West Street, Suite 1200, Wilmington, DE 19801-1058
 516104315 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 516104317 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 516104316 +Bank of America, 100 North Tryon Street, Charlotte, NC 28255-0001
 516104318 +Bk Of America, 4161 Piedmont Pkwy, Greensboro, NC 27410-8119
 516109200 +Bureau of Housing Inspection, PO Box 810, Trenton, NJ 08625-0810
 516104321 +Charles Mallany, 151 West 33rd Street, Bayonne, NJ 07002-1944
 516104322 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516104323 +Citibank SD, NA, PO Box 6500, Sioux Falls, SD 57117-6500
 516104327 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 516104328 +Eichenbaum & Stylianou, 10 Forest Ave., #300, Paramus, NJ 07652-5238
 516104329 +Faloni & Associates, LLC, 165 Passaic Ave., #301B, Fairfield, NJ 07004-3592
 516104330 +Fein, Such, Kahn & Shepard, 7 Century Dive, Ste. 201, Parsippany, NJ 07054-4673
 516387624 Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517281717 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, d/b/a Mr. Cooper, PO Box 619096,
 Dallas, Texas 75261-9741)
 516104340 +Pluese, Becker & Saltzman, 20000 Horison Waye, Ste. 900, Mount Laurel, NJ 08054-4318
 516104341 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 516104342 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 516104343 +Ryan & Taneya Rodriguez, 151 West 33rd Street, Bayonne, NJ 07002-1944
 516104339 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation,
 Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,
 Trenton, NJ 08695)
 516104344 +Schachter Portnoy, LLC, 3490 US Route 1, Ste. 6, Princeton, NJ 08540-5920
 516104348 +Tenaglia & Hunt, P.A., 395 West Passaic Street, #205, Rochelle Park, NJ 07662-3016
 516104349 Tnb - Target, C/o Target Credit Services, Minneapolis, MN 55440
 516581226 +U.S. Bank Trust, N.A., as Trustee, for LSF9 Master Participation Trust,
 13801 Wireless Way, Oklahoma City, OK 73134-2500
 516581227 +U.S. Bank Trust, N.A., as Trustee, for LSF9 Master Participation Trust,
 13801 Wireless Way, Oklahoma City, OK 73134, U.S. Bank Trust, N.A., 73134-2500
 516104350 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 06 2018 00:31:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 06 2018 00:31:09 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 00:30:43
 Ditech Financial LLC f/k/a Green Tree Servicing LL, PO Box 6154,
 Rapid City, SD 57709-6154
 516280963 +E-mail/Text: bncmail@w-legal.com Sep 06 2018 00:31:21 Back Bowl I LLC, Series C,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 516329902 E-mail/Text: camanagement@mtb.com Sep 06 2018 00:30:45 Bayview Loan Servicing, LLC,
 c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840
 516104319 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 06 2018 00:26:04
 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
 516104320 +E-mail/Text: bankruptcy@cavps.com Sep 06 2018 00:31:30 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Valhalla, NY 10595-1340
 516104324 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 06 2018 00:30:50 Comenity Bank/pier 1,
 4590 E Broad St, Columbus, OH 43213-1301
 516121944 +E-mail/Text: mrdiscen@discover.com Sep 06 2018 00:30:16 Discover Bank,
 Discover Products INC, P.O. Box 3025, New Albany Ohio 43054-3025
 516104325 +E-mail/Text: mrdiscen@discover.com Sep 06 2018 00:30:16 Discover Fin Svcs LLC,
 PO box 15316, Wilmington, DE 19850-5316
 516330707 E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 00:30:43 Ditech Financial LLC,
 PO Box 6154, Rapid City, SD 57709-6154
 517611546 E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 00:30:43
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 516104326 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 06 2018 00:30:43 Ditech Financial LLC,
 Po Box 6172, Rapid City, SD 57709-6172
 516104331 +E-mail/Text: cio.bncmail@irs.gov Sep 06 2018 00:30:29 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 516104332 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 06 2018 00:30:20 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 55

Date Rcvd: Sep 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516104334 +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 06 2018 00:38:06 LVNV Funding, LLC,
PO Box 10497, Greenville, SC 29603-0497
516321833 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 06 2018 00:26:17
LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516104333 +E-mail/PDF: gecsedirecoverycorp.com Sep 06 2018 00:24:12 Lowes, PO Box 530914,
Atlanta, GA 30353-0914
516104335 E-mail/Text: camanagement@mtb.com Sep 06 2018 00:30:45 M & T Bank, 1 Fountain Plz,
Buffalo, NY 14203
516104336 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 06 2018 00:31:08 Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516104337 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 06 2018 00:31:08 Midland Funding,
2365 Northside Drive, Ste. 300, San Diego, CA 92108-2709
516104338 +E-mail/PDF: pa_dc_claims@navient.com Sep 06 2018 00:26:13 Navient, Po Box 9655,
Wilkes Barre, PA 18773-9655
516234755 E-mail/PDF: pa_dc_claims@navient.com Sep 06 2018 00:25:19 Navient Solutions, Inc.,
P.O. Box 9640, Wilkes-Barre, PA 18773-9640
516104345 +E-mail/PDF: gecsedirecoverycorp.com Sep 06 2018 00:24:26 Synch/jcp, Po Box 965007,
Orlando, FL 32896-5007
516104346 +E-mail/PDF: gecsedirecoverycorp.com Sep 06 2018 00:25:05 Synch/jcp Ppp, Po Box 965007,
Orlando, FL 32896-5007
516104347 +E-mail/PDF: gecsedirecoverycorp.com Sep 06 2018 00:25:14 Synch/pc Richard,
C/o Po Box 965036, Orlando, FL 32896-0001

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Kohl's, c/o Becket & Lee LLP, POB 3001, Malvern, PA 19355-0701
516280964* +Back Bowl I LLC, Series C, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
516225849* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2018 at the address(es) listed below:

David L. Stevens on behalf of Debtor Myriame Duplan dstevens@scuramealey.com,
ecfbkfilings@scuramealey.com/dsklar@scuramealey.com/ascolavino@scuramealey.com/tscialla@scuramealey.com/mmack@scura.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Servicing LLC
dnj@pbslaw.org
Steven P. Kelly on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF9 MASTER
PARTICIPATION TRUST skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 6